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PATENT
Attorney Docket No.: 020375-008700US

TOWNSEND and TOWNSEND and CREW LLP

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Robert Degen et al.

Application No.: 10/091,000

Filed: March 4, 2002

For: Money Transfer Evaluation
Systems And Methods

Customer No.: 20350

Confirmation No.: 6763

Examiner: Cristina O. Sherr

Art Unit: 3621

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed July 24, 2006, please enter the following
amendments and remarks.

Amendments to the Claims are reflected in the listing of claims that begins on
page 2 of this paper.

Remarks begin on page 11 of this paper.